

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 14-61635

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Clark Smith
2850 Locust Hill Drive
Charlottesville, VA 22901

Social Security / Individual Taxpayer ID No.:

xxx-xx-8267

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/17/14

Rebecca B. Connelly
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of VirginiaIn re:
John Clark Smith
DebtorCase No. 14-61635-rbc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: warrenk
Form ID: bl8Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2014.

db +John Clark Smith, 2850 Locust Hill Drive, Charlottesville, VA 22901-9555
 4002515 +ALBEMARLE COUNTY DEPT OF FINAN, 401 MCINTIRE ROAD, CHARLOTTESVILLE VA 22902-4579
 4002517 +BAC HOME LOANS SVCG, FKA COUNTRYWIDE HM LOANS SVCG, 7105 CORPORATE DRIVE,
 PLANO TX 75024-4100
 4002519 CBE GROUP, PO BOX 2635, WATERLOO IA 50704-2635
 4002523 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: DOMINION VIRGINIA POWER, PO BOX 2666, RICHMOND VA 23290-0001)
 4002524 #+DYNIA & ASSOCIATES LLC, 4849 N MILWAUKEE AVE, SUITE 801, CHICAGO IL 60630-2680
 4002525 +FITCH SERVICES, 1325 E HIGH ST, CHARLOTTESVILLE VA 22902-4927
 4002526 +FOCUS RECEIVABLES MGT, 1130 N CHASE PKWY, MARIETTA GA 30067-6429
 4002527 +GALAXY ASSET PURCHASING LLC, 101 CONVENTION CENTER DRIVE, LAS VEGAS NV 89109-2001
 4002528 HSBC BANK NA TRUSTEE, PO BOX 2013, BUFFALO NY 14240-2013
 4002530 +MARTHA JEFFERSON/SENTARA COLLE, PO BOX 2156, MORRISVILLE NC 27560-2156
 4002531 +NORTHLAND GROUP INC, PO BOX 390846, MINNEAPOLIS MN 55439-0846
 4002533 PENN CREDIT, PO BOX 988, HARRISBURG PA 17108-0988
 4002534 PERFORMANT RECOVERY, PO BOX 9054, PLEASANTON CA 94566-9054
 4002536 TACS, PO BOX 1270, MIDLOTHIAN VA 23113-8270
 4002537 VALLEY POOL & SPA, 1520 N DELPHINE AVE, WAYNESBORO VA 22980-1910
 4002539 VIRGINIA DEPT OF TAXATION, LEGAL UNIT, PO BOX 2156, CHESAPEAKE VA 23327
 4002540 +WELLS FARGO BANK TRUSTEE, SUITE L2-200, 1200 WEST 7TH ST, LOS ANGELES CA 90017-6402
 4002541 +WENDI L SMITH, 1900 EDGEWOOD LANE, CHARLOTTESVILLE VA 22903-1638

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QWECALLAHAN.COM Dec 17 2014 21:08:00 William E Callahan(76), Jr,
 1800 Wells Fargo Tower, Drawer 1200, Roanoke, VA 24006-1200
 4002516 EDI: AMEREXPR.COM Dec 17 2014 21:08:00 AMERICAN EXPRESS, PO BOX 29781,
 FORT LAUDERDALE FL 33329
 4002520 +EDI: CHASE.COM Dec 17 2014 21:08:00 CHASE, 201 N WALNUT STREET,
 WILMINGTON DE 19801-2920
 4002521 EDI: CITICORP.COM Dec 17 2014 21:08:00 CITI, P O BOX 6241, SIOUX FALLS SD 57117-6241
 4002522 EDI: DIRECTV.COM Dec 17 2014 21:08:00 DIRECTTV, ATTN BANKRUPTCIES, PO BOX 6550,
 ENGLEWOOD CO 80155-6550
 4002529 EDI: IRS.COM Dec 17 2014 21:08:00 INTERNAL REVENUE SERVICE, P O BOX 7346,
 PHILADELPHIA PA 19101-7346
 4002532 +E-mail/Text: vanessa.mass@ocwen.com Dec 17 2014 21:08:43 OCWEN LOAN SERVICING,
 ATTN BANKRUPTCY DEPT, 1661 WORTHINGTON RD STE 100, WEST PALM BEACH FL 33409-6493
 4002535 EDI: PRA.COM Dec 17 2014 21:08:00 PORTFOLIO RECOVERY, PO BOX 41067,
 NORFOLK VA 23541-1067
 4002538 +EDI: AFNIVZWIRE.COM Dec 17 2014 21:08:00 VERIZON WIRELESS, PO BOX 26055,
 MINNEAPOLIS MN 55426-0055

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4002514 JOHN CLARK SMITH
 4002518 ##+C R MOORE WELL DRILLING, 2238 RICHMOND ROAD, CHARLOTTESVILLE VA 22911-3610

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2014

Signature: /s/Joseph Speetjens

District/off: 0423-6

User: warrenk
Form ID: b18

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Total Noticed: 28

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2014 at the address(es) listed below:

C. Lamar Garren, Esq on behalf of Debtor John Clark Smith clgarren@scottkroner.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov
William E Callahan(76), Jr william.callahan@leclairryan.com,
kim.knicely@leclairryan.com/wcallahan@ecf.epiqsystems.com

TOTAL: 3